

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

RALPH A. MCKINLEY  
JACQUELINE L. MCKINLEY  
Debtor(s)

Case No. 15-10730TPA

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/09/2015.
- 2) The plan was confirmed on 12/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/11/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,700.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$10,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$882.16
Court Costs	\$0.00
Trustee Expenses & Compensation	\$410.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,292.16**

Attorney fees paid and disclosed by debtor: \$1,700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
500 FAST CASH	Unsecured	780.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGEI	Unsecured	NA	200.92	200.92	0.00	0.00
AQUA PENNSYLVANIA	Unsecured	345.98	NA	NA	0.00	0.00
CAPITAL ONE(*)	Unsecured	1,172.76	NA	NA	0.00	0.00
CBCS	Unsecured	119.86	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)	Unsecured	1,531.17	NA	NA	0.00	0.00
CITY OF HERMITAGE**	Secured	1,753.74	1,753.74	1,753.74	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	5.00	5.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	15,085.76	15,085.76	15,085.76	190.91	527.61
INTERNAL REVENUE SERVICE*	Secured	28,000.00	NA	28,000.00	0.00	0.00
JOSEPH R LADNER	Unsecured	62.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,826.88	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	3,132.50	NA	NA	0.00	0.00
MOBILOANS	Unsecured	0.00	NA	NA	0.00	0.00
NATIONAL FUEL GAS DISTRIBUTOR	Unsecured	2,513.62	3,354.42	3,354.42	0.00	0.00
PA DEPARTMENT OF LABOR & INI	Secured	1,178.44	1,229.34	1,229.34	0.00	0.00
PA DEPARTMENT OF LABOR & INI	Priority	614.73	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	10,287.00	10,287.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	2,483.25	2,483.25	0.00	0.00
PENN POWER/FIRST ENERGY**	Unsecured	NA	4,493.34	4,493.34	0.00	0.00
PERFORMANT RECOVERY	Unsecured	20,000.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	265.30	265.30	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	436.87	436.87	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	393.62	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	NA	5,682.75	5,682.75	0.00	0.00
SANTANDER CONSUMER USA**	Secured	NA	0.00	0.00	0.00	0.00
SHARON REGIONAL HEALTH SYST	Unsecured	591.00	NA	NA	0.00	0.00
SHARP COLLECTIONS	Secured	381.50	NA	381.50	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	50,713.94	50,713.94	0.00	0.00
WELLS FARGO BANK DBA WELLSI	Secured	NA	568.77	568.77	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WILMINGTON SAVINGS FUND SOCI	Secured	303,722.30	278,730.68	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCI	Secured	0.00	0.00	0.00	7,984.32	0.00
WILMINGTON SAVINGS FUND SOCI	Secured	0.00	102,025.46	102,025.46	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$7,984.32	\$0.00
Mortgage Arrearage	\$102,025.46	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,654.53	\$190.91	\$527.61
All Other Secured	\$31,364.58	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$149,044.57</b>	<b>\$8,175.23</b>	<b>\$527.61</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,292.00	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$10,292.00</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$67,630.79</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,292.16</u>	
Disbursements to Creditors	<u>\$8,707.84</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,000.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/29/2016

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.